

**Information to identify the case:**

Debtor 1	<u>Jalvis A. Sosa</u>	Social Security number or ITIN	xxx-xx-1687
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-16360-SLM		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jalvis A. Sosa  
aka Jalvis Sosa

6/12/23

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Jalvis A. Sosa  
Debtor

Case No. 18-16360-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jun 12, 2023

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2023:

Recip ID	Recipient Name and Address
db	#+ Jalvis A. Sosa, P.O. Box 7035, Newark, NJ 07107-0035
cr	+ Aspire Federal Credit Union, Attn: Phil Ferguson, P.O. Box 1432, Alexandria, VA 22313-1432
cr	+ Aspire Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Avenue, Tinton Falls, NJ 07724-3001
519667088	+ Aspire Federal Credit Union, PenFed Credit Union, Attn: Phil Ferguson, PO Box 1432, Alexandria, VA 22313-1432
517427334	+ Christian DeAza, 345 7th Avenue West, 2nd Floor, Newark, NJ 07107-2228
517427350	Federal Employees Newark FCU, 970 Broad Street, Room 132, Newark, NJ 07102-2534
517427353	+ Maria Campos, 345 7th Avenue West, Basement, Newark, NJ 07107-2228
517427362	+ Wells Fargo Bank, PO Box 564300, Charlotte, NC 28256-4300

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 12 2023 21:07:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 12 2023 21:07:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517427321	+ Email/PDF: bncnotices@becket-lee.com	Jun 12 2023 21:16:36	American Express, P.O. Box 981535, El Paso, TX 79998-1535
517427320	+ Email/PDF: bncnotices@becket-lee.com	Jun 12 2023 21:16:54	American Express, P.O. Box 981537, El Paso, TX 79998-1537
517427322	Email/PDF: bncnotices@becket-lee.com	Jun 12 2023 21:17:25	American Express, P.O. Box 297871, Fort Lauderdale, FL 33329-7871
517539272	Email/PDF: bncnotices@becket-lee.com	Jun 12 2023 21:16:32	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517427324	+ Email/Text: smacknowski@msscuso.com	Jun 12 2023 21:08:00	Aspire Federal Credit Union, 1 Aviation Plaza, Jamaica, NY 11434-4809
517427323	+ Email/Text: smacknowski@msscuso.com	Jun 12 2023 21:08:00	Aspire Federal Credit Union, 67 Walnut Avenue, Suite 401, Clark, NJ 07066-1696
517427327	EDI: BANKAMER.COM	Jun 13 2023 00:59:00	Bank Of America, 4161 Piedmont Parkway, NC4-105-03-14, Greensboro, NC 27410
517427326	EDI: BANKAMER.COM	Jun 13 2023 00:59:00	Bank Of America, PO Box 982235, El Paso, TX 79998-2235
517427325	EDI: BANKAMER.COM	Jun 13 2023 00:59:00	Bank Of America, PO Box 982238, El Paso, TX 79998-2238
517427329	EDI: CAPITALONE.COM	Jun 13 2023 00:59:00	Capital One Bank USA NA, 15000 Capital One

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			Drive, Richmond, VA 23238-1119
517466525	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 12 2023 21:06:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
517427344	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 12 2023 21:06:00	Citizens Bank, NA, RBS Citizens NA, 480 Jefferson Boulevard, Warwick, RI 02886
517427346	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 12 2023 21:06:00	Citizens Bank, NA, RBS Citizens NA, DDA Recovery Department, P.O. Box 42023, Providence, RI 02940
517427345	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 12 2023 21:06:00	Citizens Bank, NA, RBS Citizens NA, One Citizens Plaza, Riverside, RI 02915-3019
517427328	EDI: CAPITALONE.COM	Jun 13 2023 00:59:00	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
517427330	EDI: CAPITALONE.COM	Jun 13 2023 00:59:00	Capital One Bank USA NA, PO Box 30285, Salt Lake City, UT 84130-0285
517427337	+ EDI: CITICORP.COM	Jun 13 2023 00:59:00	Citibank, N.A., C/O Best Buy, Co., PO Box 6241, Sioux Falls, SD 57117-6241
517427335	EDI: CITICORP.COM	Jun 13 2023 00:59:00	Citibank, N.A., C/O Best Buy, Co., PO Box 6497, Sioux Falls, SD 57117-6497
517427336	+ EDI: CITICORP.COM	Jun 13 2023 00:59:00	Citibank, N.A., C/O Best Buy, Co., PO Box 6500, Sioux Falls, SD 57117-6500
517427340	+ EDI: CITICORP.COM	Jun 13 2023 00:59:00	Citibank, N.A., C/O The Home Depot, P.O. Box 790328, St. Louis, MO 63179-0328
517427339	+ EDI: CITICORP.COM	Jun 13 2023 00:59:00	Citibank, N.A., C/O The Home Depot, PO Box 6241, Sioux Falls, SD 57117-6241
517427338	EDI: CITICORP.COM	Jun 13 2023 00:59:00	Citibank, N.A., C/O The Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
517427343	EDI: CITICORP.COM	Jun 13 2023 00:59:00	Citibank, NA, PO Box 6497, Sioux Falls, SD 57117-6497
517427342	+ EDI: CITICORP.COM	Jun 13 2023 00:59:00	Citibank, NA, PO Box 6500, Sioux Falls, SD 57117-6500
517427341	+ EDI: CITICORP.COM	Jun 13 2023 00:59:00	Citibank, NA, PO Box 6241, Sioux Falls, SD 57117-6241
517427349	+ EDI: WFNNB.COM	Jun 13 2023 00:59:00	Comenity Bank, C/O Victoria's Secret, PO Box 182125, Columbus, OH 43218-2125
517427348	+ EDI: WFNNB.COM	Jun 13 2023 00:59:00	Comenity Bank, C/O Victoria's Secret, PO Box 182273, Columbus, OH 43218-2273
517427347	+ EDI: WFNNB.COM	Jun 13 2023 00:59:00	Comenity Bank, C/O Victoria's Secret, PO Box 182789, Columbus, OH 43218-2789
517580522	Email/PDF: resurgentbknotifications@resurgent.com	Jun 12 2023 21:06:16	Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
517427332	EDI: JPMORGANCHASE	Jun 13 2023 00:59:00	Chase Bank, C/O Bank One, 800 Brooksedge Boulevard, Westerville, OH 43081
517427331	EDI: JPMORGANCHASE	Jun 13 2023 00:59:00	Chase Bank, C/O Bank One, PO Box 15298, Wilmington, DE 19850-5298
517427333	EDI: JPMORGANCHASE	Jun 13 2023 00:59:00	Chase Bank, C/O Bank One, PO Box 15548, Wilmington, DE 19886
517575960	Email/PDF: resurgentbknotifications@resurgent.com	Jun 12 2023 21:06:19	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517427351	+ EDI: LENDNGCLUB		

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		Jun 13 2023 00:59:00	Lending Club Corporation, 71 Stevenson, Suite 300, San Francisco, CA 94105-2985
517427352	^ MEBN		
		Jun 12 2023 21:01:48	Lending Point LLC, 1201 Roberts Boulevard, Suite 200, Kennesaw, GA 30144-3612
517580005	Email/PDF: MerrickBKNotifications@Resurgent.com		
		Jun 12 2023 21:04:18	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517427355	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		Jun 12 2023 21:06:10	Merrick Bank, P.O. Box 5000, Draper, UT 84020-5000
517427354	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		Jun 12 2023 21:06:10	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
517427356	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		Jun 12 2023 21:04:14	Merrick Bank, 10705 S Jordan Gateway, Suite 200, South Jordan, UT 84095-3977
517572292	+ Email/Text: bankruptcydpt@mcmcg.com		
		Jun 12 2023 21:07:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517514931	+ Email/Text: bkrgeneric@penfed.org		
		Jun 12 2023 21:06:00	PenFed Credit Union, PO Box 1432, Alexandria, VA 22313-1432
517476031	+ Email/Text: bankruptcyteam@quickenloans.com		
		Jun 12 2023 21:08:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
517427358	Email/Text: bankruptcyteam@quickenloans.com		
		Jun 12 2023 21:08:00	Quicken Loans, Inc., P.O. Box 442359, Detroit, MI 48244-2359
517427357	+ Email/Text: bankruptcyteam@quickenloans.com		
		Jun 12 2023 21:08:00	Quicken Loans, Inc., 1050 Woodward Avenue, Detroit, MI 48226-3573
517427360	+ Email/PDF: DellBKNotifications@resurgent.com		
		Jun 12 2023 21:16:36	Web Bank, C/O Dell Financial Services, P.O. Box 81577, Austin, TX 78708-1577
517427359	+ Email/PDF: DellBKNotifications@resurgent.com		
		Jun 12 2023 21:06:16	Web Bank, C/O Dell Financial Services, P.O. Box 81607, Austin, TX 78708-1607
517427361	+ Email/PDF: DellBKNotifications@resurgent.com		
		Jun 12 2023 21:06:16	Web Bank, C/O Dell Financial Services, 1 Dell Way PS2DF-2, Round Rock, TX 78682-7000
517427364	+ EDI: WFFC.COM		
		Jun 13 2023 00:59:00	Wells Fargo Bank, Legal Order Processing, S4001-01E, P.O. Box 29779, Phoenix, AZ 85038-9779
517427363	+ EDI: WFFC2		
		Jun 13 2023 00:59:00	Wells Fargo Bank, Credit Bureau Disputes, B6955 019, PO Box 31557, Billings, MT 59107-1557
517459872	+ EDI: WFFC2		
		Jun 13 2023 00:59:00	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938
TOTAL: 52			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2023 at the address(es) listed below:

Name	Email Address
Allison J. Kiffin	on behalf of Creditor Aspire Federal Credit Union collections@peterliska.com
Brian C. Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Roger Chavez	on behalf of Debtor Jalvis A. Sosa rchavez@chavezlegal.com rchavez01@aol.com;LawOfficesofRogerChavez@jubileebk.net
Ronald S. Gellert	on behalf of Creditor Citizens Bank N.A. rgellert@gsbblaw.com, abrown@gsbblaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7